

# Deposit Rates

Current rate information available at [cudenver.com](http://cudenver.com) or call us at 303.234.1700. Additional Truth-in-Savings disclosures available upon request.

| Anticipated Dividend Rate/<br>Interest Rate | Type of Account                           | Annual Percentage Yield (APY)** | Minimum Balance to Obtain APY | Compounding/<br>Crediting Frequency |
|---------------------------------------------|-------------------------------------------|---------------------------------|-------------------------------|-------------------------------------|
| Savings Accounts                            |                                           |                                 |                               |                                     |
| 0.05%*                                      | Membership Savings                        | 0.05%                           | \$5                           | Monthly                             |
|                                             | Youth Savings (Age 0-17)                  |                                 |                               |                                     |
| 2.00%*                                      | First Tier                                | 2.01%                           | \$5 to \$1,000.00             | Monthly                             |
| 0.05%*                                      | Second Tier                               | 0.05%                           | \$1,000.01 and over           | Monthly                             |
| 1.25%                                       | Holiday Savings                           | 1.25%                           | Up to \$7,500.00              | At maturity                         |
| 0.05%*                                      | Transfer to Minors                        | 0.05%                           | \$5                           | Monthly                             |
| 0.05%*                                      | Secondary Savings                         | 0.05%                           | \$5                           | Monthly                             |
| 0.05%*                                      | Representative Payee                      | 0.05%                           | \$5                           | Monthly                             |
| 0.05%*                                      | Secured Card Savings                      | 0.05%                           | \$5                           | Monthly                             |
| 0.05%*                                      | Trust Savings                             | 0.05%                           | \$5                           | Monthly                             |
| 0.05%*                                      | Estate Savings                            | 0.05%                           | \$5                           | Monthly                             |
| 0.05%*                                      | Business Savings                          | 0.05%                           | \$5                           | Monthly                             |
| Checking Accounts                           |                                           |                                 |                               |                                     |
| 0.10%*                                      | Interest Checking                         | 0.10%                           | \$1,000 minimum               | Monthly                             |
|                                             | Interest Rewards Checking                 |                                 |                               |                                     |
| 4.88%†*                                     | First Tier                                | 5.00%                           | Up to \$10,000.00             | Monthly                             |
| 0.20%†*                                     | Second Tier                               | 0.20%                           | \$10,000.01 and over          | Monthly                             |
| 0.05%*                                      | Interest rate if requirements are not met | 0.05%                           |                               | Monthly                             |
| Money Market Accounts                       |                                           |                                 |                               |                                     |
| 0.00%*                                      | First Tier                                | 0.00%                           | \$0 - \$999.99                | Monthly                             |
| 0.05%*                                      | Second Tier                               | 0.05%                           | \$1,000 - \$2,499.99          | Monthly                             |
| 0.20%*                                      | Third Tier                                | 0.20%                           | \$2,500 - \$9,999.99          | Monthly                             |
| 0.25%*                                      | Fourth Tier                               | 0.25%                           | \$10,000 - \$24,999.99        | Monthly                             |
| 0.30%*                                      | Fifth Tier                                | 0.30%                           | \$25,000 - \$44,999.99        | Monthly                             |
| 0.35%*                                      | Sixth Tier                                | 0.35%                           | \$45,000 - \$99,999.99        | Monthly                             |
| 0.40%*                                      | Seventh Tier                              | 0.40%                           | \$100,000 and over            | Monthly                             |
| High Yield Money Market Accounts            |                                           |                                 |                               |                                     |
| 0.00%*                                      | First Tier                                | 0.00%                           | \$0 - \$9,999.99              | Monthly                             |
| 0.50%*                                      | Second Tier                               | 0.50%                           | \$10,000 - \$24,999.99        | Monthly                             |
| 0.60%*                                      | Third Tier                                | 0.60%                           | \$25,000 - \$44,999.99        | Monthly                             |
| 0.75%*                                      | Fourth Tier                               | 0.75%                           | \$45,000 - \$99,999.99        | Monthly                             |
| 1.00%*                                      | Fifth Tier                                | 1.00%                           | \$100,000 and over            | Monthly                             |
| Mile High Money Market                      |                                           |                                 |                               |                                     |
| 0.00%*                                      | First Tier                                | 0.00%                           | \$0 - \$24,999.99             | Monthly                             |
| 1.93%*                                      | Second Tier                               | 1.95%                           | \$25,000 - \$44,999.99        | Monthly                             |
| 2.17%*                                      | Third Tier                                | 2.20%                           | \$45,000 - \$99,999.99        | Monthly                             |
| 2.42%*                                      | Fourth Tier                               | 2.45%                           | \$100,000 - \$249,999.99      | Monthly                             |
| 2.66%*                                      | Fifth Tier                                | 2.70%                           | \$250,000 and over            | Monthly                             |

\*The Dividend Rate, Interest Rate and Annual Percentage Yield (APY) on these variable rate accounts may change at any time at the discretion of C•U•D.

\*\* The APY is the total amount of dividends/interest to be paid on the account. This rate is calculated on the dividend/interest rate and frequency of compounding for an annual period. Fees could reduce earnings on the account. Early withdrawal penalties may apply on Certificates.

† Interest Rate earned when monthly account requirements are met: At least 15 debit card transactions, Direct Deposit or Automatic Credit electronically posted to the account, and be enrolled in eStatements to receive higher interest rate.



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|---------------------------------------------|-----------------|---------------------------------|-------------------------------|-------------------------------------|
|---------------------------------------------|-----------------|---------------------------------|-------------------------------|-------------------------------------|

## Certificates

|       |               |       |                 |         |
|-------|---------------|-------|-----------------|---------|
| 1.35% | 3 Month Term  | 1.35% | \$500 minimum   | Monthly |
| 3.59% | 6 Month Term  | 3.65% | \$1,000 minimum | Monthly |
| 3.44% | 12 Month Term | 3.50% | \$1,000 minimum | Monthly |
| 3.29% | 24 Month Term | 3.35% | \$1,000 minimum | Monthly |
| 3.34% | 36 Month Term | 3.40% | \$1,000 minimum | Monthly |
| 3.39% | 48 Month Term | 3.45% | \$1,000 minimum | Monthly |
| 3.44% | 60 Month Term | 3.50% | \$1,000 minimum | Monthly |

## Starter Certificates - Add On Options

|       |                                   |       |              |         |
|-------|-----------------------------------|-------|--------------|---------|
| 2.38% | 12 Month Term Starter Certificate | 2.40% | \$25 minimum | Monthly |
| 2.96% | 24 Month Term Starter Certificate | 3.00% | \$25 minimum | Monthly |

## Individual Retirement Accounts

IRA Savings - IRA Traditional - IRA Roth - Coverdell ESA

*IRA accounts are separately insured up to \$250,000 by NCUA, an agency of the Federal Government.*

*Coverdell ESA Savings Accounts are separately insured up to \$250,000 by NCUA, an agency of the Federal Government.*

|        |                     |       |                 |         |
|--------|---------------------|-------|-----------------|---------|
| 1.00%* | IRA Savings Account | 1.00% | \$0 minimum     | Monthly |
| 3.59%  | 6 Month Term        | 3.65% | \$1,000 minimum | Monthly |
| 3.44%  | 12 Month Term       | 3.50% | \$1,000 minimum | Monthly |
| 3.29%  | 24 Month Term       | 3.35% | \$1,000 minimum | Monthly |
| 3.34%  | 36 Month Term       | 3.40% | \$1,000 minimum | Monthly |
| 3.39%  | 48 Month Term       | 3.45% | \$1,000 minimum | Monthly |
| 3.44%  | 60 Month Term       | 3.50% | \$1,000 minimum | Monthly |

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# Fee Schedule

## Checking

|                                                   |                   |
|---------------------------------------------------|-------------------|
| Below Minimum Balance (Interest Checking)         | \$5.00 each month |
| Copy of Check (2 FREE per statement cycle)        | \$2.00            |
| Copy of Check (same day)                          | \$4.00            |
| Monthly Service Fee (Business/Organization Acct.) | \$10.00           |
| Check Orders                                      | Varies Per Order  |

## Courtesy Pay

|                                                                                                                                                 |         |
|-------------------------------------------------------------------------------------------------------------------------------------------------|---------|
| Debit Card Advantage (Paid NSF Point of Sale) <input type="checkbox"/>                                                                          | \$30.00 |
| Over Draft Privilege <input type="checkbox"/>                                                                                                   | \$30.00 |
| <input type="checkbox"/> Fee not charged when overdrawn balance does not exceed \$5.00 or when transactions of \$5.00 or less overdraws account |         |

## Non Sufficient Funds (NSF) Fees

|                                                                                                                                    |         |
|------------------------------------------------------------------------------------------------------------------------------------|---------|
| NSF**                                                                                                                              | \$30.00 |
| ** One fee per transaction. No fee for overdrafts of \$5 or less, including transactions of \$5 or less that overdraw the account. |         |

## Stop Payment Order

|                       |         |
|-----------------------|---------|
| Automatic Debit (ACH) | \$30.00 |
| Post-Dated Check      | \$30.00 |
| Series of Checks      | \$30.00 |
| Check                 | \$30.00 |
| Stop Payment Renewal  | \$10.00 |

## Membership Savings

|                                                     |         |
|-----------------------------------------------------|---------|
| Account Renumbering                                 | \$50.00 |
| Closed Membership Savings within 30 Days of Opening | \$20.00 |

## Certificate

Early withdrawal penalties for certificates will be imposed as forfeiture of interest based on the original term of the certificate or \$20.00 (whichever is greater):

|                                        |                      |
|----------------------------------------|----------------------|
| 12 Months or Less                      | 31 Days of Interest  |
| Over 12 Months but less than 60 Months | 90 Days of Interest  |
| 60 Months Or More                      | 180 Days of Interest |

## Individual Retirement Account (IRA)

|                             |         |
|-----------------------------|---------|
| Account Prior to Age 59-1/2 | \$10.00 |
|-----------------------------|---------|

## High Yield Money Markets

|                                            |                    |
|--------------------------------------------|--------------------|
| Withdraw/Transfer in excess of 3 per month | \$10.00 each       |
| Below Minimum Balance                      | \$10.00 each month |

## Mile High Money Market

|                                                 |                    |
|-------------------------------------------------|--------------------|
| Withdraw/Transfer in excess of 1 free per month | \$10.00 each       |
| Below Minimum Balance                           | \$20.00 each month |

## Loans

|                                        |                                                                             |
|----------------------------------------|-----------------------------------------------------------------------------|
| Levies, Garnishments                   | \$50.00                                                                     |
| Subordination Agreement                | \$100.00                                                                    |
| Consumer Loan Late Fee (after 10 days) | \$15.00                                                                     |
| Mortgage Loan Late Fee                 | \$15 or 5% of scheduled principal & interest payment (whichever is greater) |

## Telephone Transfers/CUD Online/Call 24

|                                                                                                     |        |
|-----------------------------------------------------------------------------------------------------|--------|
| Credit Union Check via CUD Online/Call24 (4 <b>free</b> per month)                                  | \$1.00 |
| Telephone Inquiry & Transfer that could be made through Call-24 (fee waived for Prime Time members) | \$2.00 |

## Excess Transfer Fee

|                         |        |
|-------------------------|--------|
| Not currently in effect | \$0.00 |
|-------------------------|--------|

## Cards

Any costs incurred by the Credit Union to recover canceled or revoked card(s) will be passed on to the member.

|                                                                                                                                                                                          |                                                          |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------|
| Credit Card Late Payment Fee (after 10 days)                                                                                                                                             | \$15.00                                                  |
| Reissue Card Fee                                                                                                                                                                         | \$10.00 each card                                        |
| Reissue Card PIN                                                                                                                                                                         | \$5.00 each card                                         |
| Credit Card Rush Order Replacement Card                                                                                                                                                  | \$45.00                                                  |
| Credit Card Rush Order Replacement Card (24 Hrs.)                                                                                                                                        | \$85.00                                                  |
| Sales Check Copy                                                                                                                                                                         | \$5.00                                                   |
| Statement Copy                                                                                                                                                                           | \$5.00                                                   |
| Foreign Transaction Fee - (All debit/credit card transactions made in foreign countries, in foreign currencies, or initiated by phone or Internet w/parties located outside of the U.S.) | 1% (calculated on final settlement amount in US dollars) |
| ATM Fee (see website for exempt ATM list)                                                                                                                                                | \$1.00                                                   |
| ATM Empty Envelope Deposit                                                                                                                                                               | \$30.00                                                  |
| Statement Request from ATM (ATM owner(s) may charge an additional fee)                                                                                                                   | \$0.50                                                   |

## Miscellaneous

|                                                                                                                                         |                           |
|-----------------------------------------------------------------------------------------------------------------------------------------|---------------------------|
| Call Center Payment Convenience Fee                                                                                                     | \$10.00                   |
| Collection Items                                                                                                                        |                           |
| Domestic/Canada                                                                                                                         | Incoming \$20.00          |
|                                                                                                                                         | Outgoing \$20.00          |
| International                                                                                                                           | Outgoing \$25.00          |
| Credit Union Bylaws (Members Only)                                                                                                      | \$10.00                   |
| Credit Union <b>Cashier's Check</b> (after 4 per month via Call-24 and digital banking combined)(1 FREE per month for CUD members only) | \$1.00                    |
| Shared Branch Member Cashier's Check                                                                                                    | \$1.00                    |
| Check Conversion to Cashier's Check Non-Member                                                                                          | \$10.00 each              |
| Currency (Special Large Cash Orders)                                                                                                    | \$1.50 per \$1000         |
| Credit Union Policy Manual (Members Only)                                                                                               | \$50.00 or \$5.00 on disk |
| Dormant Account (after first 12 months)                                                                                                 | \$12.00/year              |
| Loan Payment Coupons (12)                                                                                                               | \$5.00/year               |
| Money Order                                                                                                                             | \$2.00 each               |
| Notary Fee for Non-Members                                                                                                              | \$2.00 per document       |
| Photocopies                                                                                                                             | \$0.20 per copy           |
| Reconciliation - (ie: check registers, credit statements)                                                                               | \$50.00 per hour          |
| Research                                                                                                                                | \$50.00 per hour          |
| Returned Deposit Items                                                                                                                  | \$15.00                   |
| Returned Items (Self-to-self)                                                                                                           | \$20.00                   |
| Bad Address                                                                                                                             | \$5.00/month              |
| Statement Copy                                                                                                                          | \$5.00 per statement      |
| Taking or Jamming Canister (Drive-up)                                                                                                   | \$90.00                   |
| Upstart Failed ACH/Check Payment                                                                                                        | \$15.00                   |
| Upstart Late Fee - > of \$15 or 5% of past due balance                                                                                  | >\$15 or 5% balance       |
| Wire Transfer (International)                                                                                                           | \$40                      |
| Wire Transfer (Domestic)                                                                                                                | \$20                      |

## Safe Deposit Box

|             |                  |
|-------------|------------------|
| 3" x 5"     | \$20.00 per year |
| 3" x 10"    | \$35.00 per year |
| 5" x 10"    | \$50.00 per year |
| 10" x 10"   | \$75.00 per year |
| Drill Fee   | \$155.00         |
| Key Deposit | \$10.00          |
| Lost Key    | \$20.00          |
| Late Fee    | \$10.00          |